

## Claims

- [c1] A method for facilitating the management of a plurality of data sets on a transaction instrument, the method comprising the steps of:
- facilitating enrollment of a first data set owner and a second data set owner in multiple transaction accounts on a transaction instrument program;
- facilitating adding to a database, a first data set of a first format at the transaction instrument, wherein said first data set is owned by said first data set owner;
- facilitating adding to a database, a second data set of a second format at the transaction instrument, wherein said second data set is owned by said second data set owner, wherein said first owner is distinct from said second owner, and said first format is different from said second format,
- wherein said first data set is stored in accordance with said first format, and said second data set is stored in accordance with said second format; and
- facilitating modifying at least one of said first and second data set on said database.
- [c2] A method of claim 1, wherein said database is a remote

database remote from said transaction instrument.

- [c3] A method of claim 1, wherein said database is a RF transaction instrument database.
- [c4] The method of claim 1, wherein said first data set is added before issuance of the financial transaction instrument by an issuer, and wherein said second data set is added after issuance of the financial transaction instrument.
- [c5] The method of claim 1, further comprising facilitating the adding of a first condition header to at least one of said first and second data sets, said header added independent of said first or second format.
- [c6] The method of claim 5, further comprising facilitating the modification of at least one of said first and second data sets in accordance with said condition header.
- [c7] The method of claim 6, further comprising the step of facilitating the deleting of said second data set in accordance with said condition header.
- [c8] The method of claim 5, further comprising the step of facilitating the adding of a third data set to the financial transaction instrument; wherein said third data set is stored, at least partially, in at least a portion of the data

storage space that was used to store said second data set.

- [c9] The method of claim 1 further comprising facilitating the adding, by an interaction device, of a third data set of a third format to the financial transaction instrument, wherein said third data set is owned by said first owner.
- [c10] The method of claim 1, wherein said first and second data sets are each stored as a Block of Binary.
- [c11] The method of claim 7, further comprising the steps of: facilitating the updating of said first data set; and facilitating the deleting of said first data set from the financial transaction instrument.
- [c12] The method of claim 11, wherein said first data set is stored in a first memory area and wherein said first memory area is reusable by a third data set after said first data set is deleted from said first memory area.
- [c13] The method of claim 10, wherein said first and second block of binary are annotated with at least one status indicator for indicating the action to be taken with the block of binary.
- [c14] The method of claim 13, wherein said updating and deleting of said first data set is accomplished without the

involvement of an issuer of the financial transaction instrument and independent of any other data set owner.

- [c15] A system for facilitating the management of a plurality of data sets stored on a RF operable transaction instrument,
  - said transaction instrument comprising:
    - at least one data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from said first format,
    - said first data set associated with a first owner and said data storage area configured to store said first data set in said first format independent of said second data set, and,
    - said second data set associated with said second owner and said data storage area configured to store said second data set in said second format independent of said first data set;
    - a remote database configured to store an exact duplicate representation of said first data storage area and said second data storage area; and
    - an interaction device configured to read and write data to said transaction device storage area, said interaction device configured to receive said first and second data sets from said remote data base, and to provide said first

and second data sets to said transaction instrument data base.

- [c16] The system of claim 15 wherein at least one of said first and second data sets stored on said remote database is annotated with a condition header.
- [c17] The system of claim 16 wherein at least one of said first and second data sets is modified on said remote database in accordance with said condition header.
- [c18] The system of claim 16 wherein at least one of said first and second data sets is modified on said RF transaction database in accordance with said condition header.
- [c19] The transaction instrument of claim 16, wherein said condition header is at least one of the following status conditions: loaded, initialized, ready, blocked, removable, and deleted.
- [c20] The transaction instrument of claim 14, further comprising a first data storage area, wherein said first data storage area is configured to receive data of any format.
- [c21] The transaction instrument of claim 14, wherein said transaction instrument includes a radio frequency operable transponder.
- [c22] A data management system comprising:

a transaction instrument associated with a first data set of a first format and a second data set of a second format, wherein said first data set is owned by a first owner and said second data set is owned by a second owner different from the first, and wherein said transaction instrument is configured to facilitate at least one of a first data set owner and a user of said transaction instrument in managing said first data set without involvement of an issuer of said transaction instrument;

a database configured to store said first and second data sets, said first data set having a format different from said second format, said database configured to store said first data set in accordance with said first format, and said database configured to store said second data sets in accordance with said second format; and

an interaction device configured to communicate with said financial transaction instrument and said database, said interaction device configured to receive said first and second data set and to provide said first and second data to said transaction instrument.

- [c23] The system of claim 22, wherein said first and second data sets are managed via a self-service user interaction device.
- [c24] The system of claim 22, wherein said interaction device is configured to modify at least one of said first and sec-

ond data sets, said modifying including at least one of the following management actions: adding, updating, and deleting said first data set.